



Delaware Department of  
Human Resources  
Statewide Benefits Office

# Open Enrollment

## 2020 FAQs

*Last Updated: Friday, May 08, 2020*

## May 4 - 20, 2020

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For more information, visit [de.gov/statewidebenefits](https://de.gov/statewidebenefits) (select "Open Enrollment")

## Q: Do I have to *actively participate* in Open Enrollment?

The State of Delaware is encouraging benefit-eligible employees to **STEP UP DURING OPEN ENROLLMENT and actively participate** between **May 4 – 20, 2020** by completing these two simple steps:

- **STEP ONE:** Make any necessary changes to your health and/or dental\* coverage. Contact your organization's Human Resources/Benefits Office for the forms to enroll or make coverage changes. You must enroll or make changes by May 20, 2020.
- **STEP TWO:** Complete the online [Spousal Coordination of Benefits Form](#) only if you will be covering your spouse under a Highmark Delaware or Aetna Health Plan as of July 1, 2020. This form must be completed each year during your Open Enrollment period to avoid a reduction of spousal benefits.

*\*Please note that plan options may vary. Contact your HR/Benefits Office for details.*

## Q: Will there be benefit plan premium (rate) changes for 2020?

The benefit plan premiums (rates) for the State dental\* plans will increase effective July 1, 2020. While there are no rate increases for the health plans as of July 1, 2020, the State Employee Benefits Committee (SEBC) continues to closely monitor health care expenditures in the State Group Health Insurance Plan. Should it be necessary to increase rates during the course of the plan year, individuals enrolled in a health plan will have the opportunity to make changes. Details will be communicated as they become available. **For DSWA Employees ONLY**—Dependent (spouse and/or child(ren)) term life rates under the State Group Universal Life Insurance Plan will increase effective July 1, 2020.

Learn about these changes by viewing the online informational courses or visiting the [SBO website](#) (select "Open Enrollment").

*\*Please note that plan options may vary. Contact your HR/Benefits Office for details.*

## Q: When will the coverage changes take effect?

The coverage changes and rates, including enrollment or cancellation of coverage, will take effect on **July 1, 2020**.

Contact your Human Resources/Benefits Office for information regarding benefit deductions.

## Q: What are the resources to help me complete Open Enrollment?

There are several tools on the [SBO website](#) (select “Open Enrollment”) to help you actively participate in Open Enrollment and be a wise healthcare consumer:

- **Enrollment Action Checklist** – Document provides the required steps for completing Open Enrollment
- **Spousal Coordination of Benefits Form Self-Service Guide** – Document provides step-by-step guidance in navigating and completing the form
- **Health Plan Comparison Chart** – Document provides a side-by-side comparison of the four health plans offered by the State of Delaware
- **myBenefitsMentor® (For DTC Employees ONLY)** – Online consumer decision tool that is designed to help you estimate upcoming healthcare expenses and make the best enrollment selection from the four health plans offered by the State of Delaware
- **And More!** – Access plan booklets, highlights, rates, etc.

## Q: Will I get Member ID Cards?

- **Health:** Members who enroll or change plans/tiers will receive new ID cards.
- **Prescription:** Only members who enroll in a health plan for the **first time** will receive prescription ID cards.
- **Dental:** Only **NEW** members will receive ID cards.
- **Accident & Critical Illness (UD Employees Only):** Securian Financial will issue a Certificate of Insurance to those who enroll.
- **Group Universal Life Insurance (DSWA Employees Only):** Securian Financial will send a confirmation enrollment letter.

**Please Note:** New Member ID Cards will be mailed mid to late June 2020.



### Q: What will happen to my unused Aetna CDH Gold HRA funds at the end of the plan year?

For members who remain enrolled in the CDH Gold Plan Health Reimbursement Account (HRA), funds will rollover to the next plan year and are available at the beginning of the new plan year.

**If you do not continue enrollment in a CDH Gold Plan the funds will be forfeited.**

However, remaining unused funds will be used to pay for claims incurred during the period the employee was active in the CDH Gold Plan.

HRA Fund balances and status of claims may be obtained by contacting Aetna Customer Service at 1-877-542-3862 or [Aetna.com](https://www.aetna.com).

### Q: What do I need to provide if I am covering a spouse or other dependent for the FIRST TIME?

**Proof of eligibility must be provided for anyone covering a spouse or dependent for the *FIRST TIME*.**

- Proof of eligibility for a spouse is a copy of the Marriage Certificate/Civil Union Certificate.\*
- Proof of eligibility for a dependent is a Birth Certificate or other legal document.\*
- Social Security Card must be provided in order to confirm a spouse or dependent's Social Security Number.\*
- Complete a ***Dependent Child Coordination of Benefits*** form if your dependent child has other health coverage.
- Complete a ***Certification of Tax Dependent Status*** form if covering a spouse due to civil union or other dependents due to civil union.\*

\*This information is not forwarded to the carriers. Your Human Resources/Benefits Office will maintain this documentation.

**Please contact your organization's Human Resources/Benefits Office to obtain information on how required supporting documentation should be submitted and with any questions.**



### Q: What do I need to do if I choose to cover my spouse for the 2020 Open Enrollment?

Review the Spousal Coordination of Benefits (SCOB) Policy and Chart before enrolling a spouse in health insurance coverage provided by the State of Delaware. You can access these documents on the [SBO website](#) by selecting your group and clicking “Spouse and Dependents.”

Employees who cover their spouse on their State of Delaware Health Plan are required to complete a new Spousal Coordination of Benefits (SCOB) Form [online](#) each year during Open Enrollment. **Note:** *Only complete the online SCOB Form if you will be covering your spouse under a Highmark Delaware or Aetna Health Plan as of July 1, 2020.*

### Q: Where can I find information to assist with my electronic SCOB Form?

The ***Spousal Coordination of Benefits Form Self-Service Guide*** offers step-by-step instructions for completing the SCOB Form online during Open Enrollment and year-round.

